

REMARKS

Claims 1-17 are pending. By this Preliminary Amendment, claims 4, 6-9, 12 and 16 are amended to eliminate multiple dependencies. Prompt and favorable examination on the merits is respectfully solicited.

The attached Appendix includes marked-up copies of each rewritten claim (37 C.F.R. 1.121(c)(ii)).

Respectfully submitted,


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JAO:TJP/cmm

Attachment:
Appendix

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DEPOSIT ACCOUNT USE
AUTHORIZATION
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